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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Applicants: Derek M. Gledhill, et al. Docket No.: 49335.2100

Serial No.: 10/756,090 Filing Date: 01/13/2004

Group Art Unit: 3692 Confirmation 3084

No.:

TITLE: ASSET MANAGEMENT Examiner: Ali, Hatem M.

RECONCILIATION SYSTEM AND METHOD

REPLY AND AMENDMENT

Mail Stop AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action mailed on December 24, 2008, of which this Reply is filed within two months, please amend the above identified application as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.